

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

John A Velez  
Jill S Velez  
Debtor(s)

Case No. 18-10417

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/10/2018.
- 2) The plan was confirmed on 08/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2018.
- 5) The case was converted on 02/13/2019.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,255.48.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

**Receipts:**

Total paid by or on behalf of the debtor	\$12,593.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$12,593.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,026.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$706.55
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,732.55**

Attorney fees paid and disclosed by debtor: \$974.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	1,196.00	1,323.62	1,323.62	0.00	0.00
BECKET & LEE LLP	Unsecured	408.00	439.87	439.87	0.00	0.00
BMO HARRIS BANK NA	Unsecured	NA	451.11	451.11	0.00	0.00
BMO HARRIS BANK NA	Secured	0.00	88.40	88.40	88.40	0.00
BMO HARRIS BANK NA	Secured	9,455.00	9,328.25	9,328.25	2,792.48	183.70
BMO HARRIS BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
CERASTES LLC	Unsecured	568.58	340.17	340.17	0.00	0.00
CERASTES LLC	Unsecured	2,500.00	2,720.49	2,720.49	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,933.00	2,011.75	2,011.75	0.00	0.00
DISCOVER BANK	Unsecured	2,198.00	2,193.64	2,193.64	0.00	0.00
FIRSTMARK SERVICES	Unsecured	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT CO	Secured	18,625.00	17,984.17	17,984.17	4,086.36	464.06
ILLINOIS DEPT OF REVENUE	Priority	212.00	212.00	212.00	40.95	0.00
INTERNAL REVENUE SERVICE	Priority	8,099.68	3,432.68	3,432.68	663.06	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	56.58	56.58	0.00	0.00
LVNV FUNDING	Unsecured	1,767.00	1,896.31	1,896.31	0.00	0.00
LVNV FUNDING	Unsecured	1,197.00	1,321.68	1,321.68	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	3,448.00	3,512.82	3,512.82	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	2,772.00	2,824.36	2,824.36	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,597.00	1,649.18	1,649.18	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,102.00	1,114.03	1,114.03	0.00	0.00
NCB MANAGEMENT SERVICES INC	Unsecured	2,869.87	2,869.87	2,869.87	0.00	0.00
ONEMAIN FINANCIAL	Unsecured	11,384.00	13,118.27	13,118.27	0.00	0.00
OPPORTUNITY FINANCIAL LLC	Unsecured	1,604.00	2,151.30	2,151.30	0.00	0.00
PUBLIC STORAGE	Secured	0.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,007.00	1,104.05	1,104.05	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP	Unsecured	2,859.00	2,956.48	2,956.48	0.00	0.00
RISE	Unsecured	2,219.00	NA	NA	0.00	0.00
RMS	Unsecured	60.70	NA	NA	0.00	0.00
CHASE BANK	Unsecured	1,556.39	NA	NA	0.00	0.00
CHASE CARD SERVICES	Unsecured	2,332.00	NA	NA	0.00	0.00
CITIBANK NORTH AMERICA	Unsecured	1,784.00	NA	NA	0.00	0.00
TD BANK USA NA	Unsecured	1,662.00	1,675.67	1,675.67	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
VERIZON	Unsecured	NA	235.03	235.03	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	2,038.00	2,112.97	2,112.97	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	5,414.15	5,414.15	5,414.15	541.44	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,502.55	\$629.84	\$0.00
Debt Secured by Vehicle	\$27,312.42	\$6,878.84	\$647.76
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$32,814.97</b>	<b>\$7,508.68</b>	<b>\$647.76</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,644.68	\$704.01	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,644.68</b>	<b>\$704.01</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$48,079.25</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,732.55</u>
Disbursements to Creditors	<u>\$8,860.45</u>

**TOTAL DISBURSEMENTS :** **\$12,593.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/15/2019

By: /s/ Glenn Stearns

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.